

CALIFORNIA PRIVACY NOTICE (CCPA/CPRA)

Effective Date: 01/01/2025

California Consumer Privacy Act as amended by the California Privacy Rights Act (Cal. Civ. Code §1798.100 et seq.)

This California Privacy Notice (“Notice”) supplements the information contained in the Privacy Policy of **Mountain West Financial LLC, NMLS #164497**, and its subsidiaries and affiliates (collectively, “Company,” “we,” “us,” or “our”) and applies solely to visitors, users, and others who reside in the State of California (“consumers” or “you”).

This Notice is intended to comply with the California Consumer Privacy Act (“CCPA”) as amended by the California Privacy Rights Act (“CPRA”) and other applicable California privacy laws. Any terms defined in the CCPA/CPRA have the same meaning when used in this Notice.

This Notice does not apply to information collected pursuant to the federal **Gramm-Leach-Bliley Act (GLBA)**, including information collected from consumers who apply for or obtain financial products or services for personal, family, or household purposes.

PERSONAL INFORMATION WE COLLECT

We collect information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular California resident or household (“Personal Information”).

Categories of Personal Information Collected (Past 12 Months)

| Category | Examples | Collected |
|------------------------------|--|-----------|
| A. Identifiers | Name, address, email, SSN, driver’s license, IP address | YES |
| B. CA Customer Records | Financial, insurance, employment, education data | YES |
| C. Protected Classifications | Age, race, national origin, citizenship, disability, sex | YES |
| D. Commercial Info | Transaction history, products considered | NO |
| E. Biometric | Fingerprints, facial recognition | NO |

| Category | Examples | Collected |
|--|--|------------|
| F. Internet Activity | Website interactions, cookies, usage analytics | YES |
| G. Geolocation Data | Physical device location | NO |
| H. Sensory Data | Audio, visual, thermal | NO |
| I. Employment Data | Job history, evaluations | YES |
| J. Education Records (FERPA) | Student educational records | NO |
| K. Inferences | Profiles based on preferences and behaviors | NO |
| L. Sensitive Personal Information (SPI) | SSN, financial account info, driver's license, precise geolocation, racial/ethnic origin | YES |

SOURCES OF PERSONAL INFORMATION

We collect personal information from:

- You and your authorized representatives
- Website and portal activity [Privacy Policy - Mountain West Financial LLC](#)
- Third parties such as credit bureaus, employers, verification services, appraisers
- Government agencies (FHA, VA, USDA, state and local authorities)
- Service providers and contractors
- Public records
- Affiliates and marketing partners

PURPOSES FOR COLLECTING AND USING PERSONAL INFORMATION

We collect and use Personal Information for the following business purposes:

- To provide, process, and evaluate loan applications
- To verify identity, prevent fraud, and manage risk

- To communicate with you about products and services
- To maintain and improve our website and systems
- To comply with legal and regulatory requirements
- To conduct audits, research, and internal analysis
- To perform contractual obligations
- To conduct marketing and advertising (where permitted by law)
- For business transfers and corporate transactions

We will not use your Personal Information for materially different, unrelated, or incompatible purposes without providing notice.

SHARING, SELLING, AND DISCLOSURE OF PERSONAL INFORMATION

Disclosure for Business Purposes

We may disclose Personal Information to the following:

- **Service Providers**
- **Contractors**
- **Affiliates**
- **Government agencies**
- **Authorized third parties**

In the past 12 months, we disclosed the following categories:

Identifiers, CA Records, Protected Classifications, Internet Activity, Employment Data, Sensitive Personal Information.

Sale or Sharing of Personal Information

We do **not sell** Personal Information for monetary consideration.

We **may share** Personal Information for **cross-context behavioral advertising** through cookies, pixels, and similar website technologies.

You may opt out of this sharing by:

- Emailing “Do Not Sell or Share My Personal Information” on our website, or

- Enabling **Global Privacy Control (GPC)** signals in your browser.

RETENTION OF PERSONAL INFORMATION

We retain Personal Information only as long as reasonably necessary for the purposes described in this Notice, unless a longer retention period is required by law, regulation, or regulatory examination guidance.

YOUR CALIFORNIA PRIVACY RIGHTS

You have the right to:

- Request access to Personal Information we collect about you
- Request deletion of your Personal Information
- Request correction of inaccurate Personal Information
- Opt out of the sale or sharing of Personal Information
- Limit the use and disclosure of Sensitive Personal Information

We will not discriminate against you for exercising your rights.

HOW TO EXERCISE YOUR RIGHTS

You may submit a request by:

Phone: 888-793-6470

Website Info: <https://mountainwestllc.com/privacy-policy-2/>

Email: privacy@mountainestllc.com

Only you or an authorized agent may submit a verifiable request.

IDENTITY VERIFICATION

We may verify your request by matching information you provide with information already in our systems.

RESPONSE TIMING

We will respond within 45 days, or up to 90 days where permitted by law.

GLBA NOTICE

Certain Personal Information collected in connection with applying for or obtaining financial products is subject to GLBA and regulated separately under our federal privacy notice.

CHANGES TO THIS NOTICE

We reserve the right to update this Notice at any time. Updates will be posted with a new effective date.

CONTACT US

Mountain West Financial LLC

Attn: Privacy Compliance

10885 S. State Street

Sandy, Utah 84070

Phone: 888-793-6470

Email: Privacy@mountainwestllc.com

Website Info: <https://mountainwestllc.com/privacy-policy-2/>

Electronic Communications Consent

If you contact us by email to exercise your California privacy rights, you consent to receive communications from us electronically related to your request. You may request an alternative method of communication at any time.